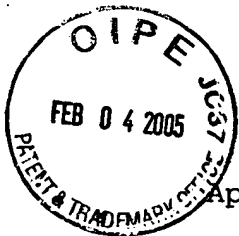


SPW  
3624



TOZZI 201-KFM

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : MARIO S. TOZZI  
Serial No. : 09/500,203  
Filed : February 8, 2000  
For : ELECTRIC WITHDRAWAL AUTHORIZATION STORE  
AND FORWARD FOR CASH AND CREDIT ACCOUNTS  
Art Unit : 3624  
Examiner : Vincent Millin, SPE  
Customer No. : 010037

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February 1, 2005

MAIL STOP NON FEE AMENDMENTS

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

AMENDMENT UNDER 37 CFR 1.111

Responsive to the Office Action issued January 12,  
2005, please amend the above-identified patent application  
as follows:

IN THE TITLE:

Please amend the title to read as follows:

~~ELECTRIC~~ ELECTRONIC WITHDRAWAL AUTHORIZATION STORE AND  
FORWARD FOR CASH AND CREDIT ACCOUNTS